About Americo

For over 100 years, Americo Life, Inc.'s family of insurance companies have been committed to providing the life insurance and annuity products you need to protect your mortgage, family, and future.[1] We listen to what you want from an insurance policy or annuity and do our best to provide a proper solution for your individual situation.

Innovative thinking and sound investment decisions have helped us build a strong financial foundation for our business. Today, Americo Financial Life and Annuity Insurance Company is the lead company in one of the largest independent, privately held insurance groups in the United States[2] with $6.5 billion in assets for year-end 2018.[3]

[1]Americo Life, Inc. is a holding company and is not responsible for the financial condition or contractual obligations of its affiliate insurance companies.
[2]"Admitted Assets, Top Life Writers-2018," A.M. Best Co., as of September 2018.
[3]Information is as of year end 2018 on a consolidated basis for Americo Financial Life and Annuity Insurance Company and the other life insurance subsidiaries of Americo Life, Inc., unless otherwise indicated. Information is prepared on the basis of generally accepted accounting principles (GAAP).

Important Information

Americo Financial Life and Annuity Insurance Company is authorized to conduct business in the District of Columbia and all states except NY.

HMS Plus Payment Protector (Policy Series 304) is whole life insurance underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Product and some benefits may not be available in all states. Some riders are optional and available for an additional cost. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. For exact terms and conditions, please refer to the contract.

The company reserves the right to contest coverage for up to two years due to any misrepresentations in the application. Certain restrictions apply. Consult policy and riders for all limitations and exclusions.

Neither Americo Financial Life and Annuity Insurance Company nor any agent representing Americo Financial Life and Annuity Insurance Company is authorized to give legal or tax advice. Please consult a qualified professional regarding the information and concepts contained in this material.

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AMERICO

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HMS Plus
Payment Protector
Continuation

Policy Series 304
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AMERICO

Help protect your loved ones with HMS Plus Payment Protector Continuation

HMS Plus Payment Protector Continuation is a decreasing whole life death benefit product from Americo Financial Life and Annuity Insurance Company, designed to help protect your mortgage payment in the event of your death.

The death benefit is paid to your beneficiary in monthly income payments. The payments may help cover all or a portion of your mortgage payment, or can provide an income to help take care of other financial obligations that may incur when you are gone. If you outlive the benefit period, the death benefit will equal 10% of the initial death benefit and remain inforce for the life of the policy assuming all premium payments are made.

How does it work?

A 45-year old healthy male with a $100,000 mortgage has a $449 monthly mortgage payment. In the event of his death, he wants his family to be able to continue making this mortgage payment. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 75.

To meet this need, he can purchase a Payment Protector Continuation policy with a 30-year Monthly Income Death Benefit Period and be covered for life.

If he dies during the Monthly Income Death Benefit Period, his beneficiary has two options:

- Receive a monthly income payment of $449 until the end of the Income Death Benefit Period; or

- Choose a lump sum death benefit based on the date of death.

If he lives beyond the Monthly Income Death Benefit Period, the policy will continue with a death benefit equal to $10,000.

Why should I consider HMS Plus Payment Protector Continuation?

Reasons to consider include:

- Death benefit designed to help protect the mortgage payment.
- A policy covering the entire mortgage principal balance is too costly.
- There is concern that a beneficiary will mishandle a lump sum death benefit payment.
- Monthly income large enough to help cover the cost of taxes and insurance on a home.
- If you outlive the Monthly Income Death Benefit period, the policy will continue with a death benefit equal to 10% of the initial death benefit.

Valuable additions available.

Provides additional money if your death is due to an accident:

An Accidental Death Benefit Rider (Series 2179[1]) is available that provides an additional benefit of $10,000 or $25,000 if the insured dies as a result of an accidental bodily injury within 180 days of the injury. In addition, it will provide an additional payment, equal to the accidental death benefit, in the event the death is a result of accidental injury while riding as a fare-paying passenger in a Common Carrier.

Receive extra money if you become disabled:

Select the optional Disability Income Rider (Series 2145[1]), and receive a monthly income of up to $2,000 for up to two years in the event you become totally disabled.

Protects your coverage if unemployed or disabled:

When you select the Waiver of Premium for Disability Rider (Series 2158[1]), your monthly premiums will be waived if you become totally disabled.

The Involuntary Unemployment Waiver of Premium Rider (Series 2140[1]), is added automatically when the Waiver of Premium for Disability Rider is selected, and waives premiums during a period of involuntary unemployment for up to six months.

[1]*Riders are optional and available for an additional cost.*